

**Fill in this information to identify the case:**

Debtor 1 Kenneth Robert Rice  
Debtor 2 Denise Marie Rice  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Wisconsin  
(State)  
Case number 17-24643-kmp

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association as  
Trustee of the Cabana Series III Trust

Court claim no. (if known): 5

Last four digits of any number you use 7755  
to identify the debtor's account:

Date of payment change: February 1, 2022  
Must be at least 21 days after date  
of this notice

New total payment: \$1,132.68  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$635.85

New escrow payment: \$508.17

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

Debtor 1 Kenneth Robert Rice

Case Number (if known)

17-24643-kmp

First Name

Middle Name

Last Name

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X

/s/ Michelle Ghidotti-Gonsalves

Date 01/05/2022

Signature

Print:

Michelle Ghidotti-Gonsalves

Title

Authorized Agent

First name Middle Name Last name

Company

GHIDOTTI | BERGER LLP

Address

1920 Old Tustin Avenue

Number Street

Santa Ana, CA 92705

City State Zip Code

Contact phone

(949) 427-2010

Email:

bknotifications@ghidottiberger.com

KENNETH R RICE  
3728 E KLIEFORTH AVE  
CUDAHY WI 53110

Analysis Date: December 02, 2021

Final

Property Address: 3728 EAST KLIEFORTH AVENUE CUDAHY, WI 53110

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from July 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Feb 01, 2022:</b>
Principal & Interest Pmt:	624.51	624.51
Escrow Payment:	646.35	508.17
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
<b>Total Payment:</b>	<b>\$1,270.86</b>	<b>\$1,132.68</b>

<b>Escrow Balance Calculation</b>	
Due Date:	Feb 01, 2021
Escrow Balance:	(1,576.75)
Anticipated Pmts to Escrow:	7,756.20
Anticipated Pmts from Escrow (-):	5,254.09
<b>Anticipated Escrow Balance:</b>	<b>\$925.36</b>

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	2,465.34
Jul 2021		646.35		*		0.00	3,111.69
Aug 2021				5,989.65	* City/Town Tax	0.00	(2,877.96)
Sep 2021		646.35		*		0.00	(2,231.61)
Sep 2021		183.88		*	* Tax Refund Report	0.00	(2,047.73)
Oct 2021		646.35		*		0.00	(1,401.38)
Oct 2021				844.00	* Homeowners Policy	0.00	(2,245.38)
Nov 2021		646.35		*		0.00	(1,599.03)
Nov 2021		22.28		*	* Escrow Only Payment	0.00	(1,576.75)
					Anticipated Transactions	0.00	(1,576.75)
Dec 2021		7,109.85					5,533.10
Jan 2022		646.35		5,254.09	City/Town Tax		925.36
	\$0.00	\$10,547.76	\$0.00	\$12,087.74			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	925.36	1,016.40
Feb 2022	508.17			1,433.53	1,524.57
Mar 2022	508.17			1,941.70	2,032.74
Apr 2022	508.17			2,449.87	2,540.91
May 2022	508.17			2,958.04	3,049.08
Jun 2022	508.17			3,466.21	3,557.25
Jul 2022	508.17			3,974.38	4,065.42
Aug 2022	508.17			4,482.55	4,573.59
Sep 2022	508.17	844.00	Homeowners Policy	4,146.72	4,237.76
Oct 2022	508.17			4,654.89	4,745.93
Nov 2022	508.17			5,163.06	5,254.10
Dec 2022	508.17			5,671.23	5,762.27
Jan 2023	508.17	5,254.09	City/Town Tax	925.31	1,016.35
	<u>\$6,098.04</u>	<u>\$6,098.09</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,016.35. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,016.35 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 925.36. Your starting balance (escrow balance required) according to this analysis should be \$1,016.40. This means you have a shortage of 91.04. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 6,098.09. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	508.17
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$508.17</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On January 05, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Andrew M.Golanowski

wal@geracilaw.com

TRUSTEE

Scott Lieske

ecf@chapter13milwaukee.com

US TRUSTEE

ustpreion11.mi.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios  
Ana Palacios

On January 05, 2022, I served the foregoing documents described Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtors: Kenneth Robert Rice Denise Marie Rice 3728 E Klieforth Ave Cudahy, WI 53110	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios  
Ana Palacios